STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 23rd day of May, 2003, and acknowledged on the 23rd day of May, 2003, Gregory Lipscomb, a single person, executed and delivered a certain Deed of Trust unto Wells Fargo Escrow Co., LLC, Trustee for Wells Fargo Home Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1732 at Page 594; and

WHEREAS, on the 7th day of December, 2009, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3112 at Page 499; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 24th day of May, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 171, Section E, Southern Trace Subdivision, in Section 28, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 79, Page 15, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 29th day of March, 2011.

Emily Kaye Courteau

Substitute Trustee

2309 Oliver Road

Monroe, LA 71201

(318) 330-9020

ksw/F09-3515

PUBLISH: 5-3-11/5-10-11/5-17-11

4/18/11 9:54:44 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 27th day of May, 2008, and acknowledged on the 27th day of May, 2008, Lisa Phillips aka Lisa R. Phillips, a single woman, executed and delivered a certain Deed of Trust unto Peter F. Makowiecki, Trustee for First Tennessee Home Loans, a division of First Tennessee Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2908 at Page 630; and

WHEREAS, on the 25th day of June, 2008, First Tennessee Home Loans, a division of First Tennessee Bank, N.A., assigned said Deed of Trust unto U.S. Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2975 at Page 70; and

WHEREAS, on the 31st day of January, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3271 at Page 361; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 24th day of May, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 88, Phase VI, Heritage Hills Subdivision, situated in Section 26, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 62, at Pages 31-32, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 14th day of April, 2011.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

lca/F11-0052

PUBLISH: 5-3-11/5-10-11/5-17-11

4/22/11 9:42:25 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 11th day of December, 2003 and acknowledged on the 11th day of December, 2003, Ricky Koczka and Neisha Koczka, executed and delivered a certain Deed of Trust unto William H Glover, Jr, Trustee for Wells Fargo Home Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1904 at Page 25; and

WHEREAS, on the 26th day of May, 2009, Wells Fargo Bank, NA sbm to Wells Fargo Home Mortgage, Inc., assigned said Deed of Trust unto Bank of America National Association as successor by merger to LaSalle Bank, National Association, as Trustee for Wells Fargo Home Equity Trust 2004-1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3036 at Page 786; and

WHEREAS, on the 1st day of June, 2009, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3040 at Page 313; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 24th day of May, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 28, Section A, Benndale Farms Subdivision, located in Section 17, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown on plat appearing in Plat Book 49, Page 49, in the office of the Chancery Clerks of DeSoto County, Mississippi.

This being the same property being conveyed to Ricky Koczka and wife, Neisha Koczka from Chambliss Builders, Inc. by Warranty Deed dated November 15, 1996 recorded November 25, 1996 in Book 309 Page 235 in the Chancery Clerks office of DeSoto County, Mississippi.

5-24-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 20th day of April, 2011.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

DMM/F09-1257

PUBLISH: 5.3.11/5.10.11/5.17.11

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 17th day of April, 2006, and acknowledged on the 17th day of April, 2006, Jeffrey C. Shinholt AKA Jeffrey Shinholt and Melody N. Shinholt AKA Melody Shinholt, husband and wife, executed and delivered a certain Deed of Trust unto Wells Fargo Escrow Co., LLC, Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2468 at Page 72; and

WHEREAS, on the 18th day of December, 2008, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2977 at Page 726; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 24th day of May, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 9, Phase I, Alexander Crossing P.R.D., in Section 27, Township 1 South, Range 6 West, Desoto County, Mississippi as per plat thereof recorded in Plat Book 77, Pages 25-26, in the office of the Chancery Clerk of Desoto County, Mississippi.

Being the same property conveyed to Jeffrey Shinholt and wife, Melody Shinholt by deed from Crossman Communities of Tennessee, LLC filed for record in Book 424, Page 774, Register's Office for Desoto County MS, dated 7-3-02.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 20th day of April, 2011.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

lca/F08-3712

PUBLISH: 5-3-11/5-10-11/5-17-11

5.24-11

WHEREAS, on the 25th day of July, 2003, Christopher Sockwell and Kristie Sockwell, executed a Deed of Trust to Kathryn L. Harris, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1794 at Page 86 thereof; and

WHEREAS, said Deed of Trust was assigned to Citimortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3084 at Page 254 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lem Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3123 at Page 633, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Lem Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 24th day of May, 2011, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 24, Section A, Parcel 5, Central Park Neighborhood, in Section 29, Township 1 South, Range 7 West, as shown on plat of record in Plat Book 69, Page 24, in the Chancery Clerk's office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 15th day of April, 2011.

LEM ADAMS, III
SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #11-01119

PUBLISH: 05/03/2011, 05/10/2011, 05/17/2011

A&E #11-01119

WHEREAS, on June 19, 2007, Anthony D. Peterson and Tracey Peterson, executed a Deed of Trust to First American Title Company, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2740 at Page 711 thereof; and

WHEREAS, said Deed of Trust was ultimately assigned to Federal National Mortgage Association, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3291 at Page 215 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3291 at Page 218, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 24th day of May, 2011, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 101, Section "B", Ansley Park Subdivision, located in Section 21, Township 1 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 81, Pages 20-21 in the Chancery Clerk's office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 19th day of April, 2011.

BRADLEY P. JONES SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #29531

PUBLISH: 5/3/2011, 5/10/2011, 5/17/2011

- 2 -

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 16th day of August, 2005, and acknowledged on the 16th day of August, 2005, Steven D. Vanlandingham and Catherine L. Vanlandingham, Husband and Wife, executed and delivered a certain Deed of Trust unto Homeland Title, Trustee for The Mortgage Outlet, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2299 at Page 425 and re-recorded in Book 2854 at Page 208; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to US Bank National Association, as Trustee For Registered Holders of Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2006-1, Home Equity Pass-Through Certificates, Series 2006-1 by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3095 at Page 403; and

WHEREAS, on the 12th day of October, 2009, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3095 at Page 404; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 24th day of May, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

That certain property located in DeSoto County as to wit: Lot 198, Section C, Ivy Trails Subdivision, located in Section 30, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 83, Pages 30-31, in the office of the Chancery Clerk of DeSoto County, Mississippi.

5.24-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 21st day of April, 2011.

Emily Kaye Courteau Substitute Trustee

2309 Oliver Road

Monroe, LA 71201

(318) 330-9020

lca/F09-2511

PUBLISH: 5-3-11/5-10-11/5-17-11

WHEREAS, on January 18, 2008, James M. Harris, Jr., executed a deed of trust to

Thomas Hudson, Trustee for the benefit of BankPlus, which deed of trust is recorded in Deed of

Trust Book 2847 at Page 587, in the office the Chancery Clerk of the County of DeSoto, State of

Mississippi; and

WHEREAS, the aforesaid, BankPlus, the holder of said deed of trust and the note secured thereby, substituted Kimberly S. Jones, as Trustee therein, as authorized by the terms thereof, by instrument dated April 11, 2011 and recorded in the office of the aforesaid Chancery Clerk in Book 3292 at Page 1; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, BankPlus, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, I, Kimberly S. Jones, Substituted Trustee in said deed of trust, will on the 24th day of May, 2011, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the East Front door of the County Courthouse in Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

A 24.09, more or less, acre tract of land located in the Southwest Quarter of Section 20, Township 1 South, Range 7 West, City of Southaven, DeSoto County, Mississippi and being more particularly described as follows:

Commencing at a mag nail (set) at the Southwest Corner of Section 20, Township 1 South, Range 7 West, said point being the true point of beginning of the herein described tract; thence

5.24-11

North 87 degrees 48 minutes 52 seconds east, 2840.45 feet to an iron pin (set); thence north 02 degrees 08 minutes 49 seconds west, 499.02 feet to an iron pin (set); thence south 87 degrees 52 minutes 26 seconds west, 2,430.45 feet to an iron pin (found); thence south 02 degrees 08 minutes 49 seconds east, 105.00 feet to an iron pin (set); thence south 87 degrees 52 minutes 26 seconds west, 210.00 feet to an iron pin (set); thence south 02 degrees 08 minutes 49 seconds east, 33.00 feet to an iron pin (set); thence north 87 degrees 52 minutes 26 seconds east, 210.00 feet to an iron pin (set); thence north 80 degrees 08 minutes 06 seconds east, 422.45 feet to an iron pin (set); thence north 87 degrees 48 minutes 52 seconds east, 671.98 feet to an iron pin (set); thence south 02 degrees 47 minutes 22 seconds east, 210.00 feet to an iron pin (found); thence south 87 degrees 48 minutes 52 seconds west, 1,302.97 feet to an iron pin (found); thence south 87 degrees 48 minutes 49 seconds east, 210.00 feet to the point of beginning and containing 24.09, more or less, acres of land being subject to all codes, covenants, restrictions, revisions, regulations, easements, and right-of-way of record.

Less and Except:

Lots 1 and 2, Phase 1, Forest Landing PUD, situated in Section 20, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 79, Page 7, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 25th day of April, 2011.

SUBSTITUTED TRUS

Kimberly S. Jones

Austin Law Firm, P.A.

6928 Cobblestone Drive, Suite 100

Southaven, MS 38672 Phone: 662-890-7575 Fax: 662-890-7576

E-mail: kjones@austinlawfirm.ms

PUBLISH: April 28th, May 5th, 12th, and 19th, 2011

WHEREAS, on April 11, 2006, RH Holdings, LLC, a Mississippi Limited Liability Company, executed a deed of trust to Thomas R. Hudson, Trustee for the benefit of BankPlus, which deed of trust is recorded in Deed of Trust Book 2449 at Page 553, in the office the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid, BankPlus, the holder of said deed of trust and the note secured thereby, substituted Kimberly S. Jones, as Trustee therein, as authorized by the terms thereof, by instrument dated April 11, 2011 and recorded in the office of the aforesaid Chancery Clerk in Book 3291 at Page 797; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, BankPlus, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, I, Kimberly S. Jones, Substituted Trustee in said deed of trust, will on the 24th day of May, 2011, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the East Front door of the County Courthouse in Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Snowden Grove P.U.D., Office Area 17, 7.07 acres:

Beginning at the Southwest Corner of Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi; thence North 00°12'21" West along said section line a distance of 3596.98 to a point; thence North 89°49'42" East a distance of 55.16 to a point, said point being the true point of beginning for this tract; thence North 89°49'42" East a distance of

271.03 to a point; thence North 35°25'25" East a distance of 118.49 to a point; thence North 00°12'15" West a distance of 819.96 to a point; thence South 89°58'02" West along the City of Southaven property a distance of 339.54 to a point; thence South 00°10'18" East a distance of 917.13 to the point of beginning, containing 7.07 acres or 308171.57 square feet more or less subject to all rights of way, easements of record, and subdivision regulations in effect for the City of Southaven. Lying in the NW ½.

Less and Except:

Lots 2,3,4,6,9,10,and 13, Area 17, Office of Snowden Grove P.U.D., recorded in Plat Book 100, at Pages 14-15 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Also Less and Except:

All Right of Ways for the Roads as previously dedicated to the City of Southaven, all areas for ingress and egress and all areas described as landscape buffers as evidenced on the Plat recorded in Plat Book 100, at Pages 14-15 in the office of the Chancery Clerk of DeSoto County, Mississippi.

After the less and excepted property set-out herein, all that remains are Lots 1, 5, 7, 8, 11, and 12, Area 17, Office of Snowden Grove P.U.D., recorded in Plat Book 100, at Pages 14-15 in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 25th day of April, 2011

SUBSTITUTED TRUSTE

Kimberly S. Jones

Austin Law Firm, P.A.

6928 Cobblestone Drive, Suite 100

Southaven, MS 38672 Phone: 662-890-7575

Fax: 662-890-7576

E-mail: kjones@austinlawfirm.ms

PUBLISH: April 28th, May 5th, 12th and 19th, 2011

WHEREAS, on December 23, 2008, Sidney L. Hurdle, executed a deed of trust to

Thomas Hudson, Trustee for the benefit of BankPlus, which deed of trust is recorded in Deed of

Trust Book 2976 at Page 568, in the office the Chancery Clerk of the County of DeSoto, State of

Mississippi; and

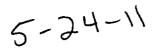
WHEREAS, the aforesaid, BankPlus, the holder of said deed of trust and the note secured thereby, substituted Kimberly S. Jones, as Trustee therein, as authorized by the terms thereof, by instrument dated April 19, 2011 and recorded in the office of the aforesaid Chancery Clerk in Book 3294 at Page 116; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, BankPlus, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, I, Kimberly S. Jones, Substituted Trustee in said deed of trust, will on the <u>24th</u> day of <u>May</u>, <u>2011</u>, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the East Front door of the County Courthouse in Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 1, Kentwood Commercial Subdivision, Located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi as recorded in Plat Book 49, Page 14, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.



WITNESS MY SIGNATURE, this the 26th day of April, 2011.

SUBSTITUTED TRUS

Kimberly S. Jones

Austin Law Firm, P.A.

6928 Cobblestone Drive, Suite 100

Southaven, MS 38672 Phone: 662-890-7575 Fax: 662-890-7576

E-mail: kjones@austinlawfirm.ms

PUBLISH: April 28th, May 5th, 12th, and 19th, 2011

WHEREAS, on June 29, 2007, Mario Pratcher and Toya Pratcher executed a certain deed of trust to Peter F. Makowiecki, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2750 at Page 339; and

WHEREAS, said Deed of Trust was subsequently assigned to Federal National Mortgage Association by instrument dated March 21, 2011 and recorded in Book 3287 at Page 80 of the aforesaid Chancery Clerk's office; and

WHEREAS, Federal National Mortgage Association has heretofore substituted J. Gary Massey as Trustee by instrument dated March 29, 2011 and recorded in the aforesaid Chancery Clerk's Office in Book 3288 at Page 509; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Federal National Mortgage Association, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on May 24, 2011 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 35, First Revision to Section A, Hunter's Ridge Subdivision, situated in Section 17, Township 1 South, Range 6 West, City of Olive Branch, Desoto County, Mississippi, as shown on plat of record in Plat Book 55, Page 41, and revised plat recorded in Plat Book 61, Page 25-27, in the records of the Chancery Clerk of Desoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 26th day of April, 2011.

J. Gary Massey

SUBSTITUTED TRUSTEE

5-24-11

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

9071 Crumpler Road Olive Branch, MS 38654 11-002288DT

Publication Dates: May 3, 10 and 17, 2011

WHEREAS, on April 23, 2004, Garry Curbow, an Unmarried Person, executed a certain deed of trust to Emmett James House or Bill R. McLaughlin, Trustee for the benefit of Union Planters Bank, NA, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1982 at Page 344; and

WHEREAS, Regions Bank d/b/a Regions Mortgage, successor by merger to Union Planters Bank, NA, has heretofore substituted J. Gary Massey as Trustee by instrument dated April 8, 2011 and recorded in the aforesaid Chancery Clerk's Office in Book 3293 at Page 184; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Regions Bank d/b/a Regions Mortgage, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on May 24, 2011 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

PARCEL I

Lying and being situated in Section 35, Township 2, Range 7 West, DeSoto County, Mississippi:

BEGINNING at an iron pin in the South line of the Clemmie Echols lands, which pin is 1607.9 feet North of and 964.7 feet East of the Southwest corner of said Section 35; and which pin is also in the North line of Whitten lands; thence North 5 deg. 30 min. West 1281 feet to the North line of said Echols lands; thence North 84 deg. 30 min. East along the North line of the Echols lands 984.8 feet to the Northeast corner thereof; thence South 5 deg. 30 min. East along the East line of said Echols lands 1281 feet to the southeast corner thereof; thence South 84 deg. 30 min. West along the South line of said Echols lands 984.8 feet to the point of beginning, and containing 28.96 acres, more or less.

PARCELL II:

Land situated in the west one-half of Section 35, Township 2, Range 7 West, DeSoto County, Mississippi being more particularly described as follows:

COMMENCING at the southwest corner of Section 35, Township 2, Range 7 West, thence north along the west line of said section a distance of 1,607.9 feet to a point; thence east a distance 109.2 feet to a point in the east right of way of Malone Road said point being the southwest corner of subject property and the true point of beginning; thence north a distance of 40 feet along the east right of way of Malone Road to a point; thence east a distance of 855.5 feet to the west boundary of the Hale tract; thence south a distance of 40 feet to the southwest corner of the Hale tract being the southeast corner of the subject property; thence west a distance of 855.5 feet along the south property line of subject property to the Point of Beginning.

The above property is the same property conveyed to Charles Leslie Barber, Charles Carson and wife, Louise Carson by Quitclaim Deed of record in Book 177, Page 743, in the Chancery Clerk's Office of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 26th day of April, 2011.

J. Gary Massey

SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

256 Malone Road Hernando, MS 38632 11-002333DT

Publication Dates: May 3, 10 and 17, 2011 STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 29th day of November, 2006, and acknowledged on the 29th day of November, 2006, Loyal Ross, a married person joined herein by Sandra Ross, executed and delivered a certain Deed of Trust unto First American Title, Trustee for Mortgage Electronic Registration Systems, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2622 at Page 474; and

WHEREAS, on the 12th day of July, 2010, Mortgage Electronic Registration Systems, Inc., as nominee for PHH Mortgage Corporation, assigned said Deed of Trust unto HSBC Bank USA, National Association as Trustee for PHH Alternative Mortgage Trust, Series 2007-2, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3189 at Page 397 and rerecorded in DK T Book 3261 at Page 23; and

WHEREAS, on the 12th day of July, 2010, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3189 at Page 395 and rerecorded in DK T Book 3261 at Page 24; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 24th day of May, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 645, Section K, Parcel 6 & 8, Central Park Neighborhood Subdivision, Situated in Section 20, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 100, Page 1, in the office of Chancery Clerk of DeSoto County Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 27th day of April, 2011.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

DMM/F10-1776

PUBLISH: 5.3.11/5.10.11/5.17.11

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 29th day of September, 2005, and acknowledged on the 30th day of September, 2005, Demetria J. Lofton, a married woman joined herein by Jeremy Lofton, executed and delivered a certain Deed of Trust unto ReconTrust Company, N.A., Trustee for Mortgage Electronic Registration Systems, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2324 at Page 86; and

WHEREAS, on the 31st day of December, 2009, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto The Bank Of New York Mellon FKA The Bank Of New York as Trustee For The Certificateholders CWABS, Inc. Asset-Backed Certificates, Series 2005-13, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3121 at Page 521; and

WHEREAS, on the 17th day of October, 2008, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2959 at Page 276; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 24th day of May, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 112, Phase IIC, Area "H", The Lakes of Delta Bluffs Planned Development; situated in Section 26, Township 1 South, Range 9 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 83, Pages 35-36, in the office of the Chancery Clerk of Desoto County, Mississippi.

5-24-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 26th day of April, 2011.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

DMM/F08-2913

PUBLISH: 5.3.11/5.10.11/5.17.11

5-24-11

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 21st day of February, 2006, Perry L. Malone and Stephanie H. Malone, executed a Deed of Trust to First American Title, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2439 at Page 733 thereof; and

WHEREAS, said Deed of Trust was assigned to Citimortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3013 at Page 308 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lem Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3013 at Page 310, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Lem Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 24th day of May, 2011, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 75, Section "C", The Branch in Section 35, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 36, Pages 17-19 in the office of the Chancery Clerk, DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 22nd day of April, 2011.

LEM ADAMS, III
SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #11-01033

PUBLISH: 05/03/2011, 05/10/2011, 05/17/2011

A&E #11-01033

1

WHEREAS, on the 9th day of September, 2005, David Joyce, executed a Deed of Trust to Kathryn L. Harris, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2306 at Page 326 thereof; and

WHEREAS, said Deed of Trust was assigned to Citimortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3291 at Page 752 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3291 at Page 755, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 24th day of May, 2011, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 25, Section B, Lamar Place Subdivision, situated in Section 10, Township 3 South, Range 8 West, as shown on plat of record in Plat Book 83, Page 27 in the Chancery Clerk's Office of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 25th day of April, 2011.

BRADLEY P. JONES
SUBSTITUTE TRUSTEE

5-24-11

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #10-00388

PUBLISH: 05/03/2011, 05/10/2011, 05/17/2011

A&E #10-00388

1

WHEREAS, on the 8th day of February, 2007, William D. Crenshaw, II and Rhonda C. Crenshaw, executed a Deed of Trust to John O. Rhea, Trustee for the use and benefit of National City Mortgage a division of National City Bank, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2659 at Page 469 and re-recorded in Book 2664 at Page 67thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lem Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3007 at Page 406, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Lem Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 24th day of May, 2011, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 71, Oakwood Park Subdivision, in Section 8, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 68, Page 4, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 25th day of April, 2011.

LEM ADAMS, III

PREPARED BY:

ADAMS & EDENS POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #11-00710

PUBLISH: 05/03/2011, 05/10/2011, 05/17/2011

WHEREAS, on the 29th day of April, 2008, Robin D. Woods and David Woods, executed a Deed of Trust to Kathryn L. Harris, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2899 at Page 307 and rerecorded in Book 2912 at Page 292 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3144 at Page 50, thereof; and

WHEREAS, said Deed of Trust was assigned to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3144 at Page 52 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 24th day of May, 2011, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 131, Section B, Southbranch Subdivision, situated in Section 25, Township 1 South, Range 7 West, DeSoto County, MS, as per plat of record in Plat Book 89, Page 38, in the Chancery Clerk's Office of DeSoto County, MS.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 27th day of April, 2011.

BRADLEY F. JONES SUBSTITUTE TRUSTEE

5-24-11

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

A&E File #11-00673

PUBLISH: 05/03/2011, 05/10/2011, 05/17/2011

A&E #11-00673

1

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 4th day of November, 2005, and acknowledged on the 4th day of November, 2005, Cassandra Tunstall, a single person, executed and delivered a certain Deed of Trust unto Don W. Ledbetter, Trustee for Mortgage Electronic Registration Systems, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2353 at Page 435; and

WHEREAS, on the 13th day of November, 2006, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank of New York as Trustee for the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2005-17, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2609 at Page 93; and

WHEREAS, on the 13th day of November, 2006, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2609 at Page 94; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 24th day of May, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 4, Stonewall Farms Subdivision situated in Section 32, Township 2 South, Range 5 West, DeSoto County, Mississippi, as per plat recorded in Book 14, Pages 1-2, in the office of the Chancery Clerk of DeSoto County, Mississippi.

5-24-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 28th day of April, 2011.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

DMM/F06-1621

PUBLISH: 5.3.11/5.10.11/5.17.11